



SO ORDERED.

SIGNED this 23 day of December, 2013.

*Stephani W. Humrickhouse*  
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Stephani W. Humrickhouse  
United States Bankruptcy Judge

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UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
RALEIGH DIVISION

IN RE:  
DANA SHANE COPE  
SSN: XXX-XX-1599

CASE NO: 11-02112-8-SWH  
CHAPTER 13

DEBTOR

**ORDER DECLARING MORTGAGE PAYMENT CURRENT**

**THIS MATTER** coming to be heard upon the Motion to Declare Mortgage Payment Current filed by John F. Logan, Standing Chapter 13 Trustee, and it appearing to the Court as follows:

1. The Debtor filed a voluntary Chapter 13 Petition on March 18, 2011.
2. The Debtor's Chapter 13 Plan, was confirmed on June 13, 2011.
3. STATE EMPLOYEES CREDIT UNION ("Creditor") filed a claim in this case (Court Claim #2-1) secured by the Debtor's residence. The Trustee has disbursed a total of \$72,541.00 to the Creditor, representing contractual post-petition mortgage payments for the months June 2011 through October 2013. All post-petition contractual mortgage payments owed to the Creditor, have been paid.
4. In addition to the contractual post-petition mortgage payments, the Creditor was also allowed a pre-petition arrearage claim in the amount of \$5,090.00. This claim has been paid in full.

5. The claim of the Creditor was allowed as a long-term non-dischargeable debt pursuant to the provision of 11 U.S.C. §1322(b)(5).

6. There are no other permissible fees, expenses, or charges accruing on the Mortgage Loan from the Petition date through the date of the Motion that have not been paid.

7. The Creditor was served with a Notice of Final Cure Payment and Completion of Payments Under the Plan ("Notice") complying with Federal Rule of Bankruptcy Procedure 3002.1(f) and (g).

8. The Creditor has filed a Response containing a statement agreeing that the Debtor was current with all post petition payments due and owing as of October 25, 2013.

9. The Trustee filed a Motion to Declare Mortgage Payment Current on November 25, 2013.

10. The Debtor has completed the Plan and is entitled to entry of a discharge.

**NOW, THEREFORE, IT IS HEREBY ORDERED, ADJUDGED AND DECREED**  
as follows:

1. The Creditor shall treat the Debtor's mortgage as reinstated and fully current in all obligations under the mortgage.

2. The principal amount due and owing to the Creditor as of October 25, 2013 was \$371,240.84.

3. The Debtor shall begin making the contractual monthly payments directly to the Creditor beginning November 01, 2013.

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